

LARRY HOGAN
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BOYD K. RUTHERFORD
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KENNETH C. HOLT
Secretary
OWEN McEVOY
Deputy Secretary

June 16, 2021

Directive 2021-12

TO: ALL PARTICIPATING LENDERS

SUBJECT: ANNOUNCING THE 2021 80% AREA MEDIAN INCOME LIMITS

The Maryland Mortgage Program (MMP) is issuing this Directive to advise our lender partners that for reservations dated on or after June 16th the new 2021 Area Median Income Limits (AMI) are effective. The new limits are listed on Page 2 of this Directive.

As a reminder the MMP interest rate will be the same whether the AMI is above or below 80%. However, the MMP Program Codes are separate for above and below 80% AMI and lenders should pay close attention when reserving to ensure the correct program code is used.

The 80% AMI Limit is specifically applicable to borrowers using the MMP HomeAbility Program. Look for a follow up Directive announcing the reopening of the program when funding is replenished.

As a reminder maximum household income limits by jurisdiction are still applicable.

As always, we appreciate your continued participation in our programs. If you have any questions concerning this Directive or suggestions for improvements, please email singlefamilyhousing.dhcd@maryland.gov.

Sincerely,

Karl Metzgar

Karl Metzgar
Assistant Director / Operations Manager
Single Family Housing





COUNTY NAME	2021 INCOME LIMIT FOR 80% AMI
Allegany	\$48,640
Anne Arundel	\$84,080
Baltimore	\$84,080
Baltimore City	\$84,080
Calvert	\$102,240
Caroline	\$57,600
Carroll	\$84,080
Cecil	\$75,600
Charles	\$102,240
Dorchester	\$57,600
Frederick	\$102,240
Garrett	\$57,600
Harford	\$84,080
Howard	\$84,080
Kent	\$62,800
Montgomery	\$102,240
Prince George's	\$102,240
Queen Anne's	\$84,080
Somerset	\$59,280
St Mary's	\$93,200
Talbot	\$69,920
Washington	\$61,040
Wicomico	\$59,280
Worcester	\$59,280



